

Date: 16 Mar 2014

TTC - April 2014 Newsletter

Welcome to our April 2014 newsletter. At TTC our aim is to provide a world-class service at a cost effective price. On the service side, one of the ways that we can do this is by getting feedback from our members on their interactions with both our team in Penang, as well as the different Aetna offices that you may contact should you have the need. If there is something that has not met your hopes or expectations of how your interaction with us should have gone, please do let me know.

At the start of March we had our annual renewal discussions with Aetna. These discussions look at the changes that will affect our programs for policies renewing after April 30, 2014. Any changes mentioned here will come into effect at renewals occurring after April 30, 2014.

After a year that started with some difficult service problems, we have seen some major efforts from Aetna to improve service levels, and the outcome of our renewal meetings was that we have agreed to renew with Aetna for the next year. The renewal will come with the following premium increases.

Alpha and Omega premiums will rise by 8%. Outreach policies will remain at their current rates. For Omega members who are residing or spending more than 2 months in a policy year within the United States, the loading on these policies will rise to 20% above the standard Omega rates.

This year our member claims were about 10% higher than this point last year, so it is good that we have been able to keep our increase below this level, as generally our future premiums are a direct reflection of the earlier year's claims. In this year though, some of this was reflected in a few high-cost claims that are unlikely to be repeated. This said, as usual, we do ask all our members to be conscious of the use of your policies and being conscious of opportunities for savings. These can include asking for a discount, using a cheaper alternative suitable facility, or using a generic drug option. Your good stewardship will help us to continue to keep our premiums affordable.

One benefit improvement we will see this year is an increase in the Omega MRI/CT scan limit. This will be raised from US\$600 to US\$1,000. We will also be offering a new Omega option with a new deductible level to complement our current Omega Excess level policies. If this is something that you are interested, please request this at your renewal.

Claims Processing in the UK – As mentioned, this year saw some major steps Aetna took to help improve the service levels that we were experiencing. The major change that resolved many of our issues was that the majority of our claims processing was moved from India to the UK in January. This has seen a drastic improvement in both the speed and quality of claims processing.

Historical Issues – If you have been affected by any of the service issues, and are still unhappy with the outcome of your claim, please do contact me so that we can resolve them for you.

Member Tools – We would like to invite you to visit our updated member tools page at <https://www.talent-trust.com/members/> to see details of the Aetna International website and more information about getting the most out of your policy.

CBT Pilot – We have been approached by Aetna's Innovation Team, which specializes in researching new medical technologies that are coming to market in the next 2-3 years and assess them to see how they could be used by Aetna. The Innovation Team has offered to include our membership in a new

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pilot study using an online Cognitive Behavioral Therapy (CBT) tool. This will be made available to our members for a few months free of charge, and anonymous information from the pilot will be used by Aetna to assess its effectiveness.

CBT is a form of therapy that can help you to manage problems ranging from stress, to anxiety, eating disorders, or depression by changing the way that you think and behave. Having spoken to a number of Christian counselors, they have all spoken highly of the benefits of utilizing CBT in their work. This is a valuable resource, and I hope many of you will take advantage of this when it becomes available.

Thank you for all your support and good stewardship of our programs.

Blessings, Nathan Lyon
TTc ... serving alongside